

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose L Huertas
Maria Vidal-Huertas
Debtors

Case No. 15-00440-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 3180WJ2

Page 1 of 2
Total Noticed: 14

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db/jdb +Jose L Huertas, Maria Vidal-Huertas, 929 Prospect Ave, Williamsport, PA 17701-4289
4602046 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
4602047 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
4643216 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4628688 EDI: AIS.COM May 06 2020 23:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4605041 EDI: AIS.COM May 06 2020 23:13:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4602045 +E-mail/Text: naida@centralcreditaudit.com May 06 2020 19:18:51 Central Credit Audit,
Po Box 735, Sunbury, PA 17801-0735
4602048 +EDI: IIC9.COM May 06 2020 23:13:00 IC System, Attn: Bankruptcy,
444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
4602050 E-mail/Text: camanagement@mtb.com May 06 2020 19:18:39 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4618327 E-mail/Text: camanagement@mtb.com May 06 2020 19:18:39 M&T BANK, PO BAX 1288,
Buffalo, NY 14240
4602051 +EDI: MID8.COM May 06 2020 23:13:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4616878 E-mail/Text: ebn@vativrecovery.com May 06 2020 19:18:39 Palisades Collections, LLC,
VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC,
P.O. Box 40728, Houston, TX 77240-0728
4605367 EDI: RECOVERYCORP.COM May 06 2020 23:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4602053 +EDI: VERIZONCOMB.COM May 06 2020 23:13:00 Verizon, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4602049 ##+Keystone Credit Collec, 124 E Main St, Lock Haven, PA 17745-1323
4602052 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Elliott B Weiss on behalf of Debtor 2 Maria Vidal-Huertas ebweiss@chilitech.net,
ebw_plg2@yahoo.com; weisser83903@notify.bestcase.com
Elliott B Weiss on behalf of Debtor 1 Jose L Huertas ebweiss@chilitech.net,
ebw_plg2@yahoo.com; weisser83903@notify.bestcase.com
Gail Lee Hills on behalf of Debtor 1 Jose L Huertas gail.hills@ghillslaw.com,
gail.hills@ghillslaw.com; r59574@notify.bestcase.com
Gail Lee Hills on behalf of Debtor 2 Maria Vidal-Huertas gail.hills@ghillslaw.com,
gail.hills@ghillslaw.com; r59574@notify.bestcase.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Keri P Ebeck on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Jose L Huertas</u>	Social Security number or ITIN	xxx-xx-4039
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Maria Vidal-Huertas</u>	Social Security number or ITIN	xxx-xx-7620
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:15-bk-00440-RNO			

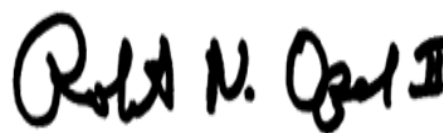
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria Vidal-Huertas

By the court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

5/6/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.